

**From:** Terry, Lisa B.

**Sent:** Friday, June 23, 2017 11:48 AM

**Subject:** Resources for Veterans and Military Families - June 23

**Dear Veterans, Military Families and Supporters,**

**Please find a number of resources below to benefit veterans and military families. They are not endorsed by my office, just a compilation of programs and services that come across my desk. Please feel free to share and vet according to your needs. If you have any events, programs, job opportunities, etc. that would benefit this group, please forward it to me. If these bulletins have benefited you, a colleague or family member, please share your story with me. Thank you. Lisa**

- **Dominoes Pizza Now Hiring - Wed, June 28th @ 10:00 AM – 1:00 PM**

Recruiting & Interviewing Event for

Warehouse Team Member

Production Team Member

Accountant

At

The Columbia Workforce Center

7161 Columbia Gateway Dr.

Columbia Maryland 21046

**\*\*Must be over 21 years of age with reliable transportation.\*\***

- **Free Yoga for Vets - Fridays, June 30th, July 28th and August 25th**

6:00 pm to 7:15 pm

Columbia Lodge

3325 Guildford Road, Suite D

Columbia, MD 21046

[Flier](#)  
[yogaworks](#)

- **Chautauqua 2017: Voices from the Great War**

Join us for **FREE** living history performances featuring three figures from the World War I era:

General John Pershing, W.E.B. Du Bois, President Woodrow Wilson

Events take place **July 5-14** in all regions of Maryland.

For information about locations, dates, and times, go to the [Maryland Humanities website](#).

- **Consumer Protection for Service Members**

Featured topic: Tools and resources for those serving the military and veteran community

If you're a financial educator, you may be working with military service members and veteran populations, as there are over 2 million military personnel and 22 million veterans. Military life has some extra challenges, such as deployment and frequent moves, and those challenges can have powerful financial repercussions. The CFPB has tools and resources that financial educators can use in addressing the unique needs of the military community.

1. [The Office of Servicemembers Affairs Annual Report](#)

The CFPB Office of Servicemember Affairs released an annual report that describes its work to provide assistance to servicemembers, veterans and their families with tools and resources to help to make financial choices that support their financial well-being. The CFPB has received over 74,000 complaints from the military community since 2011, and this report highlights some of the most common financial struggles servicemembers describe to us. You can access this report [here](#).

2. **Military Lifecycle Roadmap**

The Office of Servicemember Affairs is focusing on the financial hurdles that occur throughout the "military lifecycle," meaning a military career beginning with the signing of an enlistment contract at the recruiter's office through basic training and advanced individual training, and through all the subsequent steps in both an individual and family's life and in a military career along the way. The CFPB has a "roadmap" that shows some of the tools and resources we have developed to assist with the issues servicemembers may face at some of the different points along the lifecycle. You can access the roadmap on the last two pages of [the Office of Servicemembers Annual Report](#).

3. [On-demand training videos](#)

The Office of Servicemember Affairs hosts an ongoing series of virtual Military Financial Educator Forums on consumer financial topics for service providers who work with servicemembers, veterans, and their families. These are training videos that you can access at any time. There are online videos on the following topics:

- Resources and Tips for Dealing with Debt Collection,
- Military Student Loan Tools

- Credit Reporting and the Military
- The Consumer Complaint Process

You can launch these training video from the virtual library located at: [www.consumerfinance.gov/servicemembers/on-demand-forums-and-tools/](http://www.consumerfinance.gov/servicemembers/on-demand-forums-and-tools/)

#### 4. Servicemember and veteran publications

The CFPB has free materials for servicemembers and veterans on topics such as student loan debt, fraud protection, choosing a bank account, and more. To download or order all our publications for servicemembers and veterans, visit <https://goo.gl/N9aYmO>.

- NAMI FALL 2017 PEER TO PEER CLASS

NAMI Howard County is pleased to announce our Fall 2017 Peer to Peer 5 week course scheduled for the following time period:

**When: Tuesdays and Thursdays beginning August 8th-September 7th**

**Time: 6:30pm-8:00pm**

\*Location will be given to those who are registered for the class after completing a brief participant info questionnaire by phone.\*

WALK-IN's will not be accepted

•If you or someone you know are living with a mental health condition or disorder and are interested in registering for this educational recovery course, please contact us at [info.namihc@gmail.com](mailto:info.namihc@gmail.com) or call the office at 410-772-9300.

\*Please note: Person living with the mental health condition must call or email to register him/herself for the course.

I have attached a fact sheet to provide more information about the course. Please call soon because the class fills up quickly!

Alikah M. Adair, Family & Consumer Program Manager

- **NAMI Howard County** is pleased to announce **our Fall 2017 Family to Family** course scheduled for the following time period:

When:

**Thursdays beginning September 7th-November 30th**

(no class 11/23-Thanksgiving Day)

Time: 6:30pm-8:00pm

\*Location will be given to those who are registered for the course after completing a participant registration form which will be emailed.\*

WALK-IN's will not be accepted...

The course is open to all caregivers of adults living with mental illness. The course is taught by trained NAMI family members who have relatives with mental illness.

Everyone is a valued participant. Please email [aadair.namihc@gmail.com](mailto:aadair.namihc@gmail.com) if interested in taking this educational and life-changing course or call the office @ 410-772-9300.

- **NAMI Howard County** is pleased to announce our Fall 2017 **six week Basics course** scheduled for the following time period:

When: **Monday, September 18, 2017 - Monday, October 23, 2017**

Time: 6:30pm-9:00pm

\*The class is taught by trained family members whose children experience mental health challenges.\*

So, if you are a parent or caregiver of people younger than 22 who are experiencing mental health challenges, please call the office at 410-772-9300 to register for this FREE class.

- **Cohort III of the Veterans Entrepreneurial Jumpstart program** is now enrolling.

If you are a Veteran interested in starting your own Small Business, please read below.

Cohort III of the Veterans Entrepreneurial Jumpstart (VEJ) program is now scheduled for **October 14-22, 2017**. It will be held on the Saint Joseph's University campus in Philadelphia, PA.

VEJ is designed to provide our Veterans with the training, skills and services necessary to start their own small business.

This program is provided at No Charge to all Honorably Discharged Veterans, regardless of disability status. We accept veterans from all over the country.

Also eligible are Active Duty personnel, as well as members of the National Guard and Reserves.

**Veterans Entrepreneurial Jumpstart (VEJ):** This free program is a product of Saint Joseph's University. Delivered in three phases: Phase I (August-September) consists of an online self-study program designed to provide a foundation in business fundamentals and develop a draft business plan; Phase II (October 14-22) is a nine-day on campus residency at St. Joe's, complete with guest lecturers, panel discussions, one-on-one mentoring, and social outings, culminating in a "shark tank" presentation by all veterans and a graduation dinner and awards ceremony; Phase III (November 2017 to May 2018) is the execution component, and consists of in-kind services ranging from website development to accounting assistance to legal support, as well as the use of a mentor. This program and suite of services is provided at No Charge to all enrolled Veterans.

The application process has begun, and enrollment is available through our website:

[www.sju.edu/vej](http://www.sju.edu/vej)

For more information, please call me at any time.

Ralph W. Galati '70

Director - Veterans Services

St Joseph's University (MV-206D)

[rgalati@sju.edu](mailto:rgalati@sju.edu)

O - 610-660-3263

C - 610-999-4609

[www.sju.edu/vej](http://www.sju.edu/vej)

- **Identifying Defense Contracting Opportunities for Maryland Businesses**

MD Dept. of Commerce is committed to assisting Maryland's defense-dependent contractors through the creation of the Maryland Defense Network (MDN), an online resource and data tool, and a new program, the Maryland Defense Diversification Assistance (MDDA) program that will begin this fall/winter. The first iteration of the Maryland Defense Network is live [here](#) and you can sign up/create an account to access Maryland defense contracting data and businesses. Future enhancements that will support, grow, and diversify Maryland defense contracting firms will be coming at the end of 2018.

Please see the [flier](#) promoting the current features of the MDN.

More information on the MDDA is forthcoming as we design the program guidelines, but it will contain training and consulting assistance for defense dependent contractors interested in diversifying to new (non-DoD) domestic, commercial or foreign markets to mitigate adverse impacts from loss of contracts/grants or from DoD budget fluctuations. If you are a company interested in diversification support, please reach out to John Stovall, Defense Industry Outreach Coordinator.

- [Uncommon Coders is an accelerated programming 12-Week Boot Camp for Veterans](#)

- [Financial Leadership Opportunities with Aetna](#) – military experience considered for some requirements

- **Kinship Care Center** - Many grandparents and relatives are taking on responsibility on being kinship caretakers and have stepped forward to care for children whose parents are unable or unwilling to raise them. There are many reasons that a parent may be unwilling or unable to care for their child, including abandonment by parent, death, incarceration, serious illness, substance abuse and military duty. Through the Dept. of Social Services, you may be eligible for

- Temporary Cash Assistance "Child Only Grant"
- Child Support
- Medicaid
- Food Stamps
- Child Care
- Maryland Energy Assistance Program (MEAP)
- Office of Home Energy Programs (OHEP)

For more information or to apply, [read more.](#)

- **Clinical Trial Patients Needed: Do you drink alcohol heavily? Looking to cut back or stop? Do you want to take control of your drinking?**

A 14-week clinical trial is being conducted of an investigational medication for the treatment of heavy drinking. This study is open to men and women ages 18 and older and of African

American ancestry who have experienced trauma in their lives. Participation is confidential. You will be compensated for your time and effort. For more information, Call the Clinical Neurobehavioral Center at (667) 214-2111. **CLICK HERE** to print out a flyer.

- [GI Bill Education Benefits Overview](#)
- [Dependents Education Assistance Program](#)
- [Fry Scholarship for Surviving Spouses and Dependents](#)
- [State of the VA Fact Sheet](#)
- [Secretary Shulkin Delivers His First 'State of the VA' Address](#)
- [Military Jobs](#)
- [Part Time Customer Service Job – great for retiree](#)
- [US Military Occupation Codes](#)
- [Congress Must Defend Service Members from Predatory Financial Scams: Consumer Groups Applaud Reform Legislation to Enforce Financial Protections for Military Personnel](#)
- [FMA Foundation Reaches Major Milestone for Resiliency and Education Center at Fort Meade](#)
- [DEPARTMENT OF DEFENSE WARRIOR CARE Military Caregiver Support Resource Guide 2017](#)
- [VA Medical Foster Care Program – Help Care for a Veteran](#)
- [Reserve Voice Newsletter](#)
- [Blue Star Museums](#)
- [Veterans and Other than Honorable Discharges](#)
- [Maryland Dept of Veteran Affairs Newsletter](#) – Check this out for events and programs in the region
- Elder Abuse - To gain a better understanding of the impact of physical, mental, financial and other forms of abuse on older adult victims, and to learn how to partner with other agencies to better protect and advocate for vulnerable adults, visit [www.howardcountymd.gov/eldersafety](http://www.howardcountymd.gov/eldersafety). To learn more about elder abuse and how to prevent it, visit the National Center for Elder Abuse website at <https://ncea.acl.gov/> or contact the Office on Aging and Independence at 410-313-1234 (voice/relay).

- [Maryland is 4<sup>th</sup> most expensive place to live – Read the report, Maryland Affordable Housing Coalition](#)
- [Maryland Matters](#) – government and politics in MD
- [MaxOutreach Job Portal](#) - list and view local jobs
- [Military/Civilian Jobs](#) – list and view jobs
- [Fort Meade MWR](#) – to receive weekly newsletter, subscribe here or visit website
- [Howard County Farmers Markets](#)
- [Critical Medical Needs Program](#) - the Public Service Commission and Maryland utilities address concerns about assisting medically vulnerable customers with continuation and restoration of utility services, especially during the winter.
- [Preventing Identity Theft After the Death of a Loved One](#)
- [Veteran Magazine Spring Edition](#)
- For Weekly Job Postings, email: Gregory Ingram, OWDS  
Disabled Veterans Outreach Program (DVOP) Specialist  
Division of Workforce Development and Adult Learning  
Maryland Department of Labor, Licensing & Regulation  
2 South Bond Street, Suite 204  
Bel Air, MD 21014  
[gregory.ingram@maryland.gov](mailto:gregory.ingram@maryland.gov)

- **The New Edition of the Destination Fort Meade Guide is here!**

Order your FREE copies today!

[The Fort Meade Alliance's 9th edition of the Destination Fort Meade Guide](#) is a comprehensive guide and popular resource for new and transitioning workers visitors to our region, as well as those folks who have lived and worked in the region for years! The guide provides important information about businesses, organizations and government agencies, and showcases all that the Fort Meade region has to offer, including some very "[Cool Things to Do](#)" ([see page 76](#)).

As part of the Fort Meade community, your company shares a vested interest in the Fort Meade region as the first choice for military services, civilian support services and federal departments and agencies. Therefore, we would like to offer you the opportunity to obtain free copies of the guide for placement and distribution in your offices.

Please contact Melissa Edwards at [medwards@ftmeadealliance.org](mailto:medwards@ftmeadealliance.org) or 410-850-4940 to order your free copies.

- **Announcement in Military Officers Association of America (MOAA) Career Networking**

### ***Divorce And Uniformed Services Pay and Benefit Programs – Part 1***

This week's transition center essay comes from Shane Ostrom, CFP®, Program Director for Financial and Benefits Information, MOAA where he addresses the unique uniformed service member divorce considerations.

The U.S. Former Spouse Protection Act (USFSPA) allows state courts to treat "disposable" Service retired pay as property of the marriage (definition of "disposable": <http://www.law.cornell.edu/uscode/text/10/1408> ). The law does not state the former spouse automatically gets 50% of the retired pay. State divorce courts will award whatever amount they feel is appropriate based on a state formula.

If the marriage and the member's Service time overlap by at least 10 years, then the pay agencies can directly pay a spouse up to a maximum of 50% of the disposable retired pay amount. The court can award more or less than 50%. If 50% or less, the former spouse can be paid directly by the pay agency. If more than 50%, then the Service member must figure out how to pay an amount over 50% to the former spouse.

USFSPA exempts VA disability payments as an asset which can be divided as marital or community property. However, it does not exempt disability pay from total income considerations for family or child support by a state divorce court as is commonly believed.

### ***Divorce and Uniformed Services Pay and Benefit Programs – Part 2***

This week, we turn to other service benefits a former spouse may be entitled to (health care, ID card, base benefits). NOTE: Service member must serve for 20 years and the couple has 20 years of marriage with 20 years of overlap.

First, health care. There are two catches:

- #1, the former spouse can't remarry. Once remarried, the former spouse loses Tricare forever.
- #2, the former spouse can't have an employer-sponsored health care plan or a purchased health care plan.

Second, ID cards. Processing the application for an ID card will require the following documents:

- Certified copy of marriage certificate.
- Certified copy of final divorce decree.
- Notarized statement that you have not remarried.
- Notarized statement that you do not have medical coverage under an employer-sponsored health plan. Provide the name, address, and telephone number of your employer.

To locate your nearest ID card office: [www.dmdc.osd.mil/rsl/owa/home](http://www.dmdc.osd.mil/rsl/owa/home).



Lastly, installation benefits. If you have an ID card, you have commissary, exchange, Morale, Welfare and Recreation (MWR), and other benefits that come with an ID card. If you get remarried, benefits are suspended.

Next week, we will complete the series with a look at Survivor Benefit Plan (SBP) and VA benefits.

Please mark your calendars to attend the **June 22nd Corporate Gray Military-Friendly Job Fair, from 9 am to 12:30 pm at the Waterford, 6715 Commerce Street in Springfield, Virginia.** Starting at 8 am, a MOAA representative will lead an Employer Panel discussion, then network and interview face-to-face with top military-friendly employers. Transitioning service members and veterans of all ranks and branches of service and civilians are welcome. Pre-registration encouraged at [www.CorporateGray.com](http://www.CorporateGray.com).

## Don't miss an episode!

Wherever you listen to the Veteran Resource Podcast (Apple's new Podcast App, Stitcher, Google Play, etc.), don't forget to hit "Subscribe". This will help to ensure you don't miss an episode, and will help with the "magic juice" that allows people to find the podcast when searching.

## This week's episodes

Below are the two episodes that were released this week. If you haven't heard them, you really should check them out.



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[Listen Now](#)

*The Dept. of Community Resources and Services Office of Veterans and Military Families (DCRS/OVMF) does not endorse the organizations sponsoring these events, the views they express or the products/services they offer. The information serves as a DCRS/OVMF community outreach effort. If you wish to unsubscribe, please email [lbterry@howardcountymd.gov](mailto:lbterry@howardcountymd.gov)*

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6751 Columbia Gateway Drive, Suite 303  
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Office: 410-313-6400  
Direct : 410-313-0821  
<http://www.howardcountymd.gov/veterans>

***The Department of Community Resources and Services provides vital human services through its offices of ADA Coordination, Aging and Independence, Children and Families, Community Partnerships, Consumer Protection, Local Children's Board, and Veterans and Military Families.***

***The Howard County Office of Veterans and Military Families (OVMF) provides guidance, information and access to the more than 20,000 veterans who live in Howard County, as well as their dependents and survivors, and military families. The OVMF also promotes activities for veterans of all ages and collaborates with other service providers to address more complex issues.***

**Howard County Commission for Veterans and Military Families** <https://www.howardcountymd.gov/vetcomm>

**Department of Community Resources and Services Facebook**  
<https://www.facebook.com/HoCoCommunity/>

**Commission for Veterans and Military Families Facebook**  
<https://www.facebook.com/HocoMilitary/>

#### **Reserved Veteran Parking Initiative**

Honor veterans living and working in Howard County by installing a Reserved Veteran Parking sign at your place of business or in honor of a loved one.

[http://www.howardchamber.com/chamber\\_information/veteran\\_parking\\_sign\\_initiative.aspx](http://www.howardchamber.com/chamber_information/veteran_parking_sign_initiative.aspx)